

B/ITW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re application: Kraemer et al.

Serial No.: 09/505,031 /

Filed: February 16, 2000

For: Method and System for  
Identifying Teaser Surfers with Time  
Series Credit History

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Group Art Unit: 3692

Examiner: Graham, Clement B.

Attorney Docket No.: RSW919990118US1

37945

PATENT TRADEMARK OFFICE  
CUSTOMER NUMBER

AMENDMENT UNDER C.F.R. § 1.312

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Proposed amendments to the claims begin on page 2 of this paper.